

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:	Case No. 14-22777GLT
DANIEL KOWALO, SR.	
Debtor(s)	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/08/2014.
- 2) The plan was confirmed on 09/29/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/02/2015, 03/16/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/16/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,608.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$104,614.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$104,614.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,998.24
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,348.17
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$10,346.41**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	850.00	101.16	101.16	0.00	0.00
CECIL TOWNSHIP MUNICIPAL AUTH	Secured	6,200.00	NA	6,200.00	5,573.05	1,354.24
CECIL TOWNSHIP MUNICIPAL AUTH	Secured	2,830.00	NA	2,830.00	2,543.82	618.14
CITIFINANCIAL (RE*)++	Secured	1,500.00	0.00	1,500.00	1,500.00	146.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	5.00	5.00	0.00
COLUMBIA GAS OF OHIO INC	Unsecured	12,200.00	17,488.84	17,488.84	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	1,068.00	NA	NA	0.00	0.00
ER SOLUTIONS INC++	Unsecured	353.00	NA	NA	0.00	0.00
FULL SERVICE NETWORK	Unsecured	52.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	300.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	2,925.00	NA	1,069.52	1,069.52	239.38
PNC BANK NA	Secured	100,000.00	111,026.37	0.00	44,151.19	0.00
PNC BANK NA	Secured	0.00	39,847.76	39,847.76	36,723.21	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Secured	386.00	278.61	278.61	244.99	99.05
VERIZON WIRELESS	Unsecured	357.00	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	350.00	4,013.02	4,013.02	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$1,500.00	\$45,651.19	\$146.00
Mortgage Arrearage	\$39,847.76	\$36,723.21	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$10,378.13	\$9,431.38	\$2,310.81
<b>TOTAL SECURED:</b>	<b>\$51,725.89</b>	<b>\$91,805.78</b>	<b>\$2,456.81</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5.00	\$5.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5.00</b>	<b>\$5.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$21,603.02</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$10,346.41  
Disbursements to Creditors \$94,267.59

**TOTAL DISBURSEMENTS :** **\$104,614.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/21/2020

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.